

**IN THE UNITED STATES BANKRUPTCY COURT****WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

REBECCA J. FREEMAN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:14-21241

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 24, 2019

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*/s/ Ronda J. Winnecour*

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/30/2014 and confirmed on 6/25/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		33,228.56
Less Refunds to Debtor	601.88	
TOTAL AMOUNT OF PLAN FUND		32,626.68
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,977.64	
Trustee Fee	1,362.83	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,340.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	JPMORGAN CHASE BANK NA	0.00	11,069.10	0.00	11,069.10
	Acct: 5622				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5622				
	PITTSBURGH WATER & SEWER AUTH**	0.00	0.00	0.00	0.00
	Acct: L296				
	CITY & SCHOOL DIST OF PITTSBURGH (I	1,056.77	1,056.77	408.67	1,465.44
	Acct: L296				
	COUNTY OF ALLEGHENY (R/E TAX)*	618.87	618.87	287.29	906.16
	Acct: L296				
	COUNTY OF ALLEGHENY (R/E TAX)*	124.37	124.37	0.00	124.37
	Acct: L296				
	CITY & SCHOOL DIST OF PITTSBURGH (I	36.67	36.67	0.00	36.67
	Acct: L296				
	CITY OF PITTSBURGH (RE-LIBRARY)	5.73	5.73	2.55	8.28
	Acct: L296				
	CITY OF PITTSBURGH (RE-LIBRARY)	0.57	0.57	0.00	0.57
	Acct: L296				
					13,610.59

Priority					
	GARY W SHORT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	REBECCA J. FREEMAN	0.00	0.00	0.00	0.00
	Acct:				
	REBECCA J. FREEMAN	601.88	601.88	0.00	0.00
	Acct:				
	GARY W SHORT ESQ	4,000.00	4,000.00	0.00	0.00
	Acct:				
	GARY W SHORT ESQ	1,977.64	1,977.64	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX8-19				
	PA DEPARTMENT OF REVENUE*	427.00	427.00	0.00	427.00
	Acct: 2996				
	EQUITABLE GAS CO(*)	0.00	7,643.66	0.00	7,643.66

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority	Acct: 6118				8,070.66
Unsecured					
	DUQUESNE LIGHT COMPANY*	6,092.08	575.58	0.00	575.58
	Acct: 5002				
	EQUITABLE GAS CO(*)	1,302.48	123.06	0.00	123.06
	Acct: 4769				
	CREDIT COLLECTIONS USA	0.00	0.00	0.00	0.00
	Acct: 8001				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: 2744				
	NAVIENT SOLUTIONS INC	13,078.91	1,235.70	0.00	1,235.70
	Acct: 2996				
	GLHEC & AFFILIATES: GLHEGC NELA US	17,682.26	1,670.62	0.00	1,670.62
	Acct: 2996				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 1183				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 1180				
	PA DEPARTMENT OF REVENUE*	0.00	0.00	0.00	0.00
	Acct: 2996				
	DENOVOUS CORP LTD	0.00	0.00	0.00	0.00
	Acct: 6967				
	UNITED STUDENT AID FUNDS INC (USA) Acct: 2996	0.00	0.00	0.00	0.00
					3,604.96
TOTAL PAID TO CREDITORS					25,286.21
TOTAL					
CLAIMED	427.00				
PRIORITY	1,842.98				
SECURED	38,155.73				

Date: 09/24/2019

/s/ Ronda J. Winnecour

RONDA J WINNEOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmeccf@chapter13trusteewdpa.com

IN RE:

REBECCA J. FREEMAN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Respondents.

Case No.:14-21241

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Rebecca J. Freeman  
Debtor

Case No. 14-21241/GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db +Rebecca J. Freeman, 114 North Pacific Avenue, Pittsburgh, PA 15224-2441  
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
13869333 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Navient Solutions, Inc. on behalf of USA Funds,  
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)  
14880735 ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180  
(address filed with court: GLHEC & Affiliates: GLHEC, NELA, USAF, PO Box 8961,  
Madison WI 53708-8961)  
13866107 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
13866105 +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13866111 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
Pittsburgh, PA 15219-6101  
13823196 Duquense Light Company, Bernstein Law Firm, PC, Ste 2200, Gulf Tower,  
Pittsburgh, PA 15219  
13823197 +Equitable Gas Company, 225 N. Shore Drive, Pittsburgh, PA 15212-5860  
13823198 Greater Pittsburgh Cardiology, c/o Credit Collection/USA, 512 Monongahela,  
Morgantown, WV 26506  
13823200 +JPMorgan Chase Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851  
14070451 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009  
13866101 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
13823201 +Pittsburgh Water and Sewer Authority, c/o Derek K. Koget, Esquire, 437 Grant St, 14th Fl,  
Pittsburgh, PA 15219-6101  
14808285 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
13823206 +Zoe Kollie, 114 N. Pacific Avenue, Pittsburgh, PA 15224-2441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14880735 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Sep 25 2019 03:22:06  
GLHEC & Affiliates: GLHEC, NELA, USAF, PO Box 8961, Madison WI 53708-8961  
13904148 +E-mail/Text: kburkley@bernsteinlaw.com Sep 25 2019 03:22:56 Duquesne Light Company,  
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
Pittsburgh, PA 15219-1945  
13823199 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 25 2019 03:22:32 HSBC,  
c/o Midland Credit Management, 8875 Aero Drive, San Diego, CA 92123-2251  
13875884 E-mail/Text: JCAP\_BNC\_Notices@jcapi.com Sep 25 2019 03:22:41 Denovus Corporation Ltd,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617  
13896827 E-mail/PDF: pa\_dc\_claims@navient.com Sep 25 2019 03:26:25 Navient Solutions, Inc.,  
P.O. Box 9640, Wilkes-Barre, PA 18773-9640  
13842403 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 25 2019 03:22:28  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946  
13823202 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 25 2019 03:27:27 Sallie Mae, 220 Lasley Ave,  
Wilkes Barre, PA 18706-1496  
13823204 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Sep 25 2019 03:22:32 U. S. Trustee's Office,  
1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721  
14808285 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Sep 25 2019 03:22:06  
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
13823205 +E-mail/Text: bdsupport@creditmanagementcompany.com Sep 25 2019 03:22:45 WPAHS WPH,  
c/o Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
cr City and School District of Pittsburgh  
cr Great Lakes Higher Education Corporation  
cr JPMORGAN CHASE BANK, N.A.  
cr Pittsburgh Water & Sewer Authority  
cr\* ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180  
(address filed with court: GLHEC & Affiliates: GLHEC, NELA, USAF, PO Box 8961,  
Madison, WI 53708)  
13823203\* ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
(address filed with court: Sallie Mae, Inc on behalf of USA Funds,  
Attn Bankrupt. Lit. Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)  
TOTALS: 5, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
Gary William Short	on behalf of Debtor	Rebecca J. Freeman garyshortlegal@gmail.com, gwshort@verizon.net
James Warmbrodt	on behalf of Creditor	JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor	Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor	City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor	Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
John P. Neblett	on behalf of Creditor	Great Lakes Higher Education Corporation jpn@neblettlaw.com, lln@neblettlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov	
Peter J. Ashcroft	on behalf of Creditor	Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com	
S. James Wallace	on behalf of Creditor	Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11